

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: | : |
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| John J. Loy | : Group Art Unit: 3628 |
| | : |
| Appln. No.: 10/085,977 | : |
| | : Examiner: F. Poinvil |
| Filed: February 28, 2002 | : |
| | : |
| For: Trade Receivable Processing Method | : |
| and Apparatus | : |

**Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

SUPPLEMENTAL AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated June 16, 2006 and the Examiner Interview of November 28, 2006, please consider the following supplemental amendment and remarks regarding the above-identified patent application.